

B27 (Official Form 27) (12/09)

UNITED STATES BANKRUPTCY COURT

Northern District of Georgia

In re Josephine Holland
Debtor

Case No. 13-60983
Chapter 7

COLT

REAFFIRMATION AGREEMENT COVER SHEET

This form must be completed in its entirety and filed, with the reaffirmation agreement attached, within the time set under Rule 4008. It may be filed by any party to the reaffirmation agreement.

1. Creditor's Name: CAPITAL ONE, N.A. - BEST BUY CO., INC.
2. Amount of the debt subject to this reaffirmation agreement:
\$ 1,152.93 on the date of bankruptcy \$ 1,152.93 to be paid under reaffirmation agreement
3. Annual percentage rate of interest: 0 % prior to bankruptcy
0 % under reaffirmation agreement (Fixed Rate Adjustable Rate)
4. Repayment terms (if fixed rate): \$ 50.00 per month for 24 months
5. Collateral, if any, securing the debt: Current market value: \$ 1152.93
Description: 50"PLASMA TABLET,LBTP
6. Does the creditor assert that the debt is nondischargeable? Yes No
(If yes, attach a declaration setting forth the nature of the debt and basis for the contention that the debt is nondischargeable.)

Debtor's Schedule I and J Entries

- 7A. Total monthly income from \$ 375.72
Schedule I, line 16
- 8A. Total monthly expenses \$ 375.72
from Schedule J, line 18
- 9A. Total monthly payments on \$ 6
reaffirmed debts not listed on
Schedule J

Debtor's Income and Expenses
as Stated on Reaffirmation Agreement

- 7B. Monthly income from all \$ 375.72
sources after payroll deductions
- 8B. Monthly expenses \$ 375.72
- 9B. Total monthly payments on \$ 6
reaffirmed debts not included in
monthly expenses
- 10B. Net monthly income \$ 3
(Subtract sum of lines 8B and 9B from
line 7B. If total is less than zero, put the
number in brackets.)

11. Explain with specificity any difference between the income amounts (7A and 7B):

12. Explain with specificity any difference between the expense amounts (8A and 8B):

If line 11 or 12 is completed, the undersigned debtor, and joint debtor if applicable, certifies that any explanation contained on those lines is true and correct.

Signature of Debtor (only required if line 11 or 12 is completed)

Signature of Joint Debtor (if applicable, and only required if line 11 or 12 is completed)

Other Information

Check this box if the total on line 10B is less than zero. If that number is less than zero, a presumption of undue hardship arises (unless the creditor is a credit union) and you must explain with specificity the sources of funds available to the Debtor to make the monthly payments on the reaffirmed debt:

Was debtor represented by counsel during the course of negotiating this reaffirmation agreement?

Yes No

If debtor was represented by counsel during the course of negotiating this reaffirmation agreement, has counsel executed a certification (affidavit or declaration) in support of the reaffirmation agreement?

Yes No

FILER'S CERTIFICATION

I hereby certify that the attached agreement is a true and correct copy of the reaffirmation agreement between the parties identified on this Reaffirmation Agreement Cover Sheet.

Signature

Jennifer Purstey

Print/Type Name & Signer's Relation to Case

B240A (Form B240A) (04/10)

Check one.
 Presumption of Undue Hardship
 No Presumption of Undue Hardship
See Debtor's Statement In Support of Reaffirmation,
Part II below, to determine which box to check.

UNITED STATES BANKRUPTCY COURT

Northern District of Georgia

In re Josephine Holland,
Debtor

Case No. 13-60983 (DLH)

Chapter 7

REAFFIRMATION DOCUMENTS

Name of Creditor: CAPITAL ONE, N.A. - BEST BUY CO., INC.

Check this box if Creditor is a Credit Union

PART I. REAFFIRMATION AGREEMENT

Reaffirming a debt is a serious financial decision. Before entering into this Reaffirmation Agreement, you must review the important disclosures, instructions, and definitions found in Part V of this form.

A. Brief description of the original agreement being reaffirmed: Secured revolving account
For example, auto loan

B. AMOUNT REAFFIRMED: \$ 1152.93

Secured revolving account

For example, auto loan

B. AMOUNT REAFFIRMED: \$ 1152.93

The Amount Reaffirmed is the entire amount that you are agreeing to pay. This may include unpaid principal, interest, and fees and costs (if any) arising on or before 10/10/13, which is the date of the Disclosure Statement portion of this form (Part V).

See the definition of "Amount Reaffirmed" in Part V, Section C below.

C. The ANNUAL PERCENTAGE RATE applicable to the Amount Reaffirmed is 0 %.

See definition of "Annual Percentage Rate" in Part V, Section C below.

This is a (check one) Fixed rate Variable rate

If the loan has a variable rate, the future interest rate may increase or decrease from the Annual Percentage Rate disclosed here.

D. Reaffirmation Agreement Repayment Terms (check and complete one):

\$ 50.00 per month for 24 months starting on 10/2013.

Describe repayment terms, including whether future payment amount(s) may be different from the initial payment amount.

E. Describe the collateral, if any, securing the debt:

Description: 50'PLASMA, TABLET, LBTP
Current Market Value \$ 1152.93

F. Did the debt that is being reaffirmed arise from the purchase of the collateral described above?
1152.93

Yes. What was the purchase price for the collateral? \$ _____

No. What was the amount of the original loan? \$ _____

G. Specify the changes made by this Reaffirmation Agreement to the most recent credit terms on the reaffirmed debt and any related agreement:

	Terms as of the Date of Bankruptcy	Terms After Reaffirmation
Balance due (including fees and costs)	\$ 1,152.93	\$ 1152.93
Annual Percentage Rate	%	0 %
Monthly Payment	\$ _____	\$ 50.00

H. Check this box if the creditor is agreeing to provide you with additional future credit in connection with this Reaffirmation Agreement. Describe the credit limit, the Annual Percentage Rate that applies to future credit and any other terms on future purchases and advances using such credit:

PART II. DEBTOR'S STATEMENT IN SUPPORT OF REAFFIRMATION AGREEMENT

A. Were you represented by an attorney during the course of negotiating this agreement?

Check one. Yes No

B. Is the creditor a credit union?

Check one. Yes No

B240A, Reaffirmation Documents

Page 3

C. If your answer to EITHER question A. or B. above is "No," complete 1. and 2. below.

1. Your present monthly income and expenses are:

a. Monthly income from all sources after payroll deductions (take-home pay plus any other income)

\$3797

b. Monthly expenses (including all reaffirmed debts except this one)

374

c. Amount available to pay this reaffirmed debt (subtract b. from a.)

\$ 50.00

d. Amount of monthly payment required for this reaffirmed debt

\$ 50.00

If the monthly payment on this reaffirmed debt (line d.) is greater than the amount you have available to pay this reaffirmed debt (line c.), you must check the box at the top of page one that says "Presumption of Undue Hardship." Otherwise, you must check the box at the top of page one that says "No Presumption of Undue Hardship."

2. You believe that this reaffirmation agreement will not impose an undue hardship on you or your dependents because:

Check one of the two statements below, if applicable:

- You can afford to make the payments on the reaffirmed debt because your monthly income is greater than your monthly expenses even after you include in your expenses the monthly payments on all debts you are reaffirming, including this one.
- You can afford to make the payments on the reaffirmed debt even though your monthly income is less than your monthly expenses after you include in your expenses the monthly payments on all debts you are reaffirming, including this one, because:

Use an additional page if needed for a full explanation.

D. If your answers to BOTH questions A. and B. above were "Yes," check the following statement, if applicable:

You believe this Reaffirmation Agreement is in your financial interest and you can afford to make the payments on the reaffirmed debt.

Also, check the box at the top of page one that says "No Presumption of Undue Hardship."

B240A, Reaffirmation Documents

Page 4

PART III. CERTIFICATION BY DEBTOR(S) AND SIGNATURES OF PARTIES

I hereby certify that:

- (1) I agree to reaffirm the debt described above.
- (2) Before signing this Reaffirmation Agreement, I read the terms disclosed in this Reaffirmation Agreement (Part I) and the Disclosure Statement, Instructions and Definitions included in Part V below;
- (3) The Debtor's Statement in Support of Reaffirmation Agreement (Part II above) is true and complete;
- (4) I am entering into this agreement voluntarily and am fully informed of my rights and responsibilities; and
- (5) I have received a copy of this completed and signed Reaffirmation Documents form.

 SIGNATURE(S) (If this is a joint Reaffirmation Agreement, both debtors must sign.):

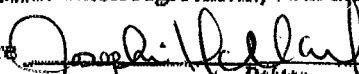
Date _____

Signature _____

Date _____

Signature _____

Joint Debtor, if any


Jennifer Purley

Debtor

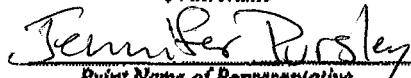
Reaffirmation Agreement Terms Accepted by Creditor:

Creditor CAPITAL ONE, N.A. - BEST BUY CO., INC.

C/O Bass & Associates, P.C., 3936 E. 1st. Lowell Ste. 200, Tucson, AZ, 85712

Print Name

Address


Jennifer Purley

Print Name of Representative


J.P.P.


8/12/13

Date

PART IV. CERTIFICATION BY DEBTOR'S ATTORNEY (IF ANY)

To be filed only if the attorney represented the debtor during the course of negotiating this agreement.

I hereby certify that: (1) this agreement represents a fully informed and voluntary agreement by the debtor; (2) this agreement does not impose an undue hardship on the debtor or any dependent of the debtor; and (3) I have fully advised the debtor of the legal effect and consequences of this agreement and any default under this agreement.

A presumption of undue hardship has been established with respect to this agreement. In my opinion, however, the debtor is able to make the required payment.

Check box, if the presumption of undue hardship box is checked on page 1 and the creditor is not a Credit Union.

Date _____ Signature of Debtor's Attorney _____

Print Name of Debtor's Attorney _____

PART V. DISCLOSURE STATEMENT AND INSTRUCTIONS TO DEBTOR(S)

Before agreeing to reaffirm a debt, review the terms disclosed in the Reaffirmation Agreement (Part I above) and these additional important disclosures and instructions.

Reaffirming a debt is a serious financial decision. The law requires you to take certain steps to make sure the decision is in your best interest. If these steps, which are detailed in the Instructions provided in Part V, Section B below, are not completed, the Reaffirmation Agreement is not effective, even though you have signed it.

A. DISCLOSURE STATEMENT

- 1. What are your obligations if you reaffirm a debt?** A reaffirmed debt remains your personal legal obligation to pay. Your reaffirmed debt is not discharged in your bankruptcy case. That means that if you default on your reaffirmed debt after your bankruptcy case is over, your creditor may be able to take your property or your wages. Your obligations will be determined by the Reaffirmation Agreement, which may have changed the terms of the original agreement. If you are reaffirming an open end credit agreement, that agreement or applicable law may permit the creditor to change the terms of that agreement in the future under certain conditions.
- 2. Are you required to enter into a reaffirmation agreement by any law?** No, you are not required to reaffirm a debt by any law. Only agree to reaffirm a debt if it is in your best interest. Be sure you can afford the payments that you agree to make.
- 3. What if your creditor has a security interest or lien?** Your bankruptcy discharge does not eliminate any lien on your property. A "lien" is often referred to as a security interest, deed of trust, mortgage, or security deed. The property subject to a lien is often referred to as collateral. Even if you do not reaffirm and your personal liability on the debt is discharged, your creditor may still have a right under the lien to take the collateral if you do not pay or default on the debt. If the collateral is personal property that is exempt or that the trustee has abandoned, you may be able to redeem the item rather than reaffirm the debt. To redeem, you make a single payment to the creditor equal to the current value of the collateral, as the parties agree or the court determines.
- 4. How soon do you need to enter into and file a reaffirmation agreement?** If you decide to enter into a reaffirmation agreement, you must do so before you receive your discharge. After you have entered into a reaffirmation agreement and all parts of this form that require a signature have been signed, either you or the creditor should file it as soon as possible. The signed agreement must be filed with the court no later than 60 days after the first date set for the meeting of creditors, so that the court will have time to schedule a hearing to approve the agreement if approval is required. However, the court may extend the time for filing, even after the 60-day period has ended.
- 5. Can you cancel the agreement?** You may rescind (cancel) your Reaffirmation Agreement at any time before the bankruptcy court enters your discharge, or during the 60-day period that begins on the date your Reaffirmation Agreement is filed with the court, whichever occurs later. To rescind (cancel) your Reaffirmation Agreement, you must notify the creditor that your Reaffirmation Agreement is rescinded (or canceled). Remember that you can rescind the agreement, even if the court approves it, as long as you rescind within the time allowed.

6. When will this Reaffirmation Agreement be effective?

a. If you were represented by an attorney during the negotiation of your Reaffirmation Agreement and

i. if the creditor is not a Credit Union, your Reaffirmation Agreement becomes effective when it is filed with the court unless the reaffirmation is presumed to be an undue hardship. If the Reaffirmation Agreement is presumed to be an undue hardship, the court must review it and may set a hearing to determine whether you have rebutted the presumption of undue hardship.

ii. if the creditor is a Credit Union, your Reaffirmation Agreement becomes effective when it is filed with the court.

b. If you *were not* represented by an attorney during the negotiation of your Reaffirmation Agreement, the Reaffirmation Agreement will not be effective unless the court approves it. To have the court approve your agreement, you must file a motion. See Instruction 5, below. The court will notify you and the creditor of the hearing on your Reaffirmation Agreement. You must attend this hearing, at which time the judge will review your Reaffirmation Agreement. If the judge decides that the Reaffirmation Agreement is in your best interest, the agreement will be approved and will become effective. However, if your Reaffirmation Agreement is for a consumer debt secured by a mortgage, deed of trust, security deed, or other lien on your real property, like your home, you do not need to file a motion or get court approval of your Reaffirmation Agreement.

7. **What if you have questions about what a creditor can do?** If you have questions about reaffirming a debt or what the law requires, consult with the attorney who helped you negotiate this agreement. If you do not have an attorney helping you, you may ask the judge to explain the effect of this agreement to you at the hearing to approve the Reaffirmation Agreement. When this disclosure refers to what a creditor "may" do, it is not giving any creditor permission to do anything. The word "may" is used to tell you what might occur if the law permits the creditor to take the action.

B. INSTRUCTIONS

1. Review these Disclosures and carefully consider your decision to reaffirm. If you want to reaffirm, review and complete the information contained in the Reaffirmation Agreement (Part I above). If your case is a joint case, both spouses must sign the agreement if both are reaffirming the debt.
2. Complete the Debtor's Statement in Support of Reaffirmation Agreement (Part II above). Be sure that you can afford to make the payments that you are agreeing to make and that you have received a copy of the Disclosure Statement and a completed and signed Reaffirmation Agreement.
3. If you were represented by an attorney during the negotiation of your Reaffirmation Agreement, your attorney must sign and date the Certification By Debtor's Attorney (Part IV above).
4. You or your creditor must file with the court the original of this Reaffirmation Documents packet and a completed Reaffirmation Agreement Cover Sheet (Official Bankruptcy Form 27).
5. *If you are not represented by an attorney, you must also complete and file with the court a separate document entitled "Motion for Court Approval of Reaffirmation Agreement" unless your Reaffirmation Agreement is for a consumer debt secured by a lien on your real property, such as your home. You can use Form B240B to do this.*

C. DEFINITIONS

1. **"Amount Reaffirmed"** means the total amount of debt that you are agreeing to pay (reaffirm) by entering into this agreement. The total amount of debt includes any unpaid fees and costs that you are agreeing to pay that arose on or before the date of disclosure, which is the date specified in the Reaffirmation Agreement (Part I, Section B above). Your credit agreement may obligate you to pay additional amounts that arise after the date of this disclosure. You should consult your credit agreement to determine whether you are obligated to pay additional amounts that may arise after the date of this disclosure.
2. **"Annual Percentage Rate"** means the interest rate on a loan expressed under the rules required by federal law. The annual percentage rate (as opposed to the "stated interest rate") tells you the full cost of your credit including many of the creditor's fees and charges. You will find the annual percentage rate for your original agreement on the disclosure statement that was given to you when the loan papers were signed or on the monthly statements sent to you for an open end credit account such as a credit card.
3. **"Credit Union"** means a financial institution as defined in 12 U.S.C. § 461(b)(1)(A)(iv). It is owned and controlled by and provides financial services to its members and typically uses words like "Credit Union" or initials like "C.U." or "F.C.U." in its name.

BB240B (Form BB240B) (12/09)

UNITED STATES BANKRUPTCY COURT

Northern District of Georgia

In re Josephine Holland
Debtor

Case No. 13-60983

Chapter 7

MOTION FOR APPROVAL OF REAFFIRMATION AGREEMENT

I (we), the debtor(s), affirm the following to be true and correct:

I am not represented by an attorney in connection with this reaffirmation agreement.

I believe this reaffirmation agreement is in my best interest based on the income and expenses I have disclosed in my Statement in Support of Reaffirmation Agreement, and because (provide any additional relevant reasons the court should consider):

Therefore, I ask the court for an order approving this reaffirmation agreement under the following provisions (*check all applicable boxes*):

- 11 U.S.C. § 524(c)(6) (debtor is not represented by an attorney during the course of the negotiation of the reaffirmation agreement)
- 11 U.S.C. § 524(m) (presumption of undue hardship has arisen because monthly expenses exceed monthly income, as explained in Part II of Form B240A, Reaffirmation Documents)

Signed: Josephine Holca
(Debtor)

(Joint Debtor, if any)

Date: _____

B240C (Form B240C) (12/09)

United States Bankruptcy Court

Northern

District of Georgia

In re Josephine Holland

Debtor

Case No. 13-60983

Chapter 7

ORDER ON REAFFIRMATION AGREEMENT

The debtor(s) _____ has (have) filed a motion for approval of the reaffirmation agreement dated _____ made between the debtor(s) and creditor _____. The court held the hearing required by 11 U.S.C. § 524(d) on notice to the debtor(s) and the creditor on _____ (date).

COURT ORDER:

- The court grants the debtor's motion under 11 U.S.C. § 524(c)(6)(A) and approves the reaffirmation agreement described above as not imposing an undue hardship on the debtor(s) or a dependent of the debtor(s) and as being in the best interest of the debtor(s).
- The court grants the debtor's motion under 11 U.S.C. § 524(k)(8) and approves the reaffirmation agreement described above.
- The court does not disapprove the reaffirmation agreement under 11 U.S.C. § 524(m).
- The court disapproves the reaffirmation agreement under 11 U.S.C. § 524(m).
- The court does not approve the reaffirmation agreement.

BY THE COURT

Date: _____

United States Bankruptcy Judge

BEST BUY
00011593
ACWORTH, GA 30101
Store Phone Number 678 574 4715

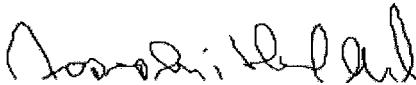
SALE

Order: Date: 09/11/11 Term ID: 060 Cashier#: 00662569
06:29 PM

Product Code	Description	Quantity	Amount
2120201	TC-P50S30 50" PDP 1080P 600H	1	734.99
2025164	FULL HD 3D BLU-RAY DISC PLAY	1	65.00
5426693	REWARD ZONE CARD	1	0.00

Subtotal	799.99
Tax	48.00
Total	847.99

Acct#: 6407
Payment Type: BBY CARD/HSBC
Amount: 847.99
Card Type: PL2
Tran#: 11598945
Auth#: 007418
Auth-CD: ELEC
Manual Tran Ind:
Signature:



KEEP YOUR RECEIPT!
I HAVE READ AND AGREE TO ALL
RETURN AND REFUND POLICIES
PRINTED ON THE BACK OF THIS
RECEIPT AND POSTED IN THE
STORE. I HAVE RECEIVED GOODS
AND/OR SERVICES IN THE AMOUNT
SHOWN ABOVE.

BESTBUY.COM RETURN AND EXCHANGE
INFORMATION AND PRICE MATCH POLICY
MAY VARY SLIGHTLY FROM IN-STORE POLICY.
PLEASE LOG ONTO WWW.BESTBUY.COM
FOR COMPLETE DETAILS
>>>>> ELECTRONIC COPY <<<<<<

<p>BEST BUY 00011593 ACWORTH, GA 30101 Store Phone Number 678 574 4715</p>			
<p>SALE</p>			
Order:	Date: 06/02/12 07:02 PM	Term ID: 064 Cashier#: 00973269	
Product Code	Description	Quantity	Amount
5359476	ASUS/TF300TB1/32 GB/BLUE/WIFI	1	399.99
5426639	REWARD ZONE CARD	1	0.00
		Subtotal	399.99
		Tax	24.00
		Total	423.99
Acct#:	6407		
Payment Type:	BBY CARD/HSBC		
Amount:	423.99		
Card Type:	PL2		
Tran#:	11596546		
Auth#:	034745		
Auth-CD:	ELEC		
Manual Tran Ind:			
Signature:			
<p>KEEP YOUR RECEIPT! I HAVE READ AND AGREE TO ALL RETURN AND REFUND POLICIES PRINTED ON THE BACK OF THIS RECEIPT AND POSTED IN THE STORE. I HAVE RECEIVED GOODS AND/OR SERVICES IN THE AMOUNT SHOWN ABOVE. BESTBUY.COM RETURN AND EXCHANGE INFORMATION AND PRICE MATCH POLICY MAY VARY SLIGHTLY FROM IN-STORE POLICY. PLEASE LOG ONTO WWW.BESTBUY.COM FOR COMPLETE DETAILS >>>>> ELECTRONIC COPY <<<<<</p>			

BEST BUY
00005017
KENNESAW, GA 30144
Store Phone Number 770 424 7868

SALE

Order: Date: 02/04/13 Term ID: 064 Cashier#: 00733272
04:47 PM

Product Code	Description	Quantity	Amount
7098526	C710-2847- 11.8"/CELERON/2G B/	1	199.00
5426693	REWARD ZONE CARD	1	0.00
		Subtotal	199.00
		Tax	11.94
		Total	210.94

Acct#: 6407
Payment Type: BBY CARD/HSBC
Amount: 210.94
Card Type: PL2
Tran#: 05019717
Auth#: 019294
Auth-CD: ELEC
Manual Tran Ind:
Signature:

KEEP YOUR RECEIPT!
I HAVE READ AND AGREE TO ALL
RETURN AND REFUND POLICIES
PRINTED ON THE BACK OF THIS
RECEIPT AND POSTED IN THE
STORE. I HAVE RECEIVED GOODS
AND/OR SERVICES IN THE AMOUNT
SHOWN ABOVE.

BESTBUY.COM RETURN AND EXCHANGE
INFORMATION AND PRICE MATCH POLICY
MAY VARY SLIGHTLY FROM IN-STORE POLICY.
PLEASE LOG ONTO WWW.BESTBUY.COM
FOR COMPLETE DETAILS
>>>>> ELECTRONIC COPY <<<<<

English

TERMS AND CONDITIONS / TÉRMINOS Y CONDICIONES

90 days or 6 months no interest, with payment. Minimum Monthly Payment Required. Interest will be charged to your account from the date of purchase or service if not paid in full within 90 days or the 90 day grace or 6 months for late payment. Interest will be charged if monthly payments are not made. **48 months (low payment) Total for purchases is \$1,000 and us. 11.9% APR (APR) and payments of 2.53% of the advertised purchase amount plus a late fee (including sales tax or any other charges) for 48 months if your Account is current. **Financing Info:** Subject to credit approval on the Best Buy Consumer credit card by HSBC Bank Nevada, N.A.**

IMPORTANT INFORMATION: ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account.

What this means for you:

When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

HSBC Bank Nevada, N.A.
Privacy Statement

Our Commitment to You

HSBC Bank Nevada, N.A. ("HSBC"), is proud to be part of a financial services organization that has been providing superior products and services to its customers for more than a century. We greatly appreciate the trust that you and millions of other customers have placed in us, and we protect that trust by respecting your privacy even if our relationship with you ends. This Privacy Statement outlines our commitment to your privacy and details our privacy practices so you can make an informed decision about whether you allow us to share your information with others or offer you additional products and services. Although most customers enjoy receiving offers and information about additional products and services, if you prefer that we don't share your information for marketing purposes we will respect your choice.

Types of Information We Collect

It is important for you to know that in order to ensure that our customers get the very best service and the highest quality products, HSBC collects demographic information (such as your name and address) and credit information (such as information related to your accounts with us and others). This information comes either directly from you (for instance, from your application and transactions on your account); or, it may come from an outside source such as your credit bureau report. In addition, if you visit our Internet website, we may collect certain information about your Internet usage. Gathering this information helps us to identify our customers and manage our customer relationships. It also assists us in the development of products and services to meet the continuing needs of our customers.

We Respect Your Privacy

Since some of the information we gather is not publicly available, we take great care to ensure that this information is kept safe from unauthorized access. HSBC diligently maintains physical, electronic and procedural safeguards that comply with applicable federal standards to protect your non-public personal information and to assist us in preventing unauthorized access to that information.

English

How We Share Information with Our Affiliates*

From time to time, for general business purposes such as fraud control, or when we think it may benefit you, we share certain information with other companies within our corporate family (i.e., Affiliates). These companies all provide financial services such as banking, consumer finance, insurance, investment, and brokerage services. Some examples include companies that do business under the names of IC², BancWest, or HSBC. We may also share certain information with non-financial service providers that become our Affiliates in the future (such as travel, auto and shopping sites). The information we share might come from your application, such as your name, address, telephone number, social security number, and e-mail address. Also, the information we share could include your transactions with us or our Affiliates (such as your account balance, payment history, and cards in the transaction), your Internet usage, or credit card usage. Except for Vermont residents, the information we share with our Affiliates may also include your assets, income or credit reports which we collect from the sources described above. With this information, our Affiliate can determine if the products they specialize in, such as mortgages, automobile loans and insurance, may be of benefit to you.

How We Share Information with Your Merchant/Dealer

We may share non-public personal information with the merchant or dealer in whose name your credit card is issued which the merchant or dealer may use to market you for products and services related to your account with us. The information we provide them may come from your application and might include your name, address and telephone number. We may tell us not to share such information with the merchant or dealer for purposes associated to your account with us by calling the phone number listed below. For Vermont residents, Vermont law requires us to obtain your permission to share information about you in this way and we have chosen not to share your information in this way.

How We Share Information Outside the HSBC Family (Other than Your Merchant/Dealer)

Except for California and Vermont residents, we also may share information with companies outside our corporate family (i.e., non-Affiliates) that are able to extend special offers we feel might be of value to you. These companies may be financial services providers (such as mortgage lenders or insurance product providers) or they may be non-financial companies (such as retailers or marketing companies). These offers are typically for products and services that you might not otherwise hear about. The information we may provide them comes from the sources described above and might include your name, address and phone number. For California and Vermont residents, applicable law requires us to obtain your permission in order to share your information in this way, and we have chosen not to share your information in this way.

We may also provide information to non-Affiliates that perform operational services related to your account or marketing services for us. Sharing information with these types of companies is permitted by law. Such a company might include a service company (such as a telephone, banker or insurance service provider) with whom we have a business arrangement or a non-financial company (such as a data processor or third party service provider) with whom we have a service agreement. The information we may share also comes from the sources described above and might include your name, address, phone number and account experience with us.

Finally we provide information about you to non-Affiliates such as credit reporting agencies and companies which provide services related to your account. This information sharing is also permitted by law.

Privacy and Security on the Internet

Our website offers you the opportunity to view your current account information and make payments online, in addition to providing general information about our company and products. You may view our Privacy Statement when you visit our website by clicking on the "Privacy Statement" link.

We reserve the right to change our privacy practices at any time in accordance with applicable law. Notice of such changes will be provided if required by applicable law.

How to Request That Your Information Not be Shared Information Sharing with Our Affiliates

If you do not want us to share your credit information (such as your credit bureau information) with our Affiliates, please let us know by simply calling us at 1-800-365-3804. We will be happy to comply with your request. Your request will not apply to information about your transactions or experience with us (such as account balance, account usage, or payment history) and will only apply to the private label accounts you have with HSBC Bank Nevada, N.A. Private label accounts are general purpose accounts such as MasterCard[®] or Visa[®] (but not accounts that may be used only for the specific merchant or merchants named on the credit card or account). An opt-out request by any party on a joint account will apply to all parties on the joint account. Vermont residents are automatically opted out from credit information sharing with our Affiliates.

Information Sharing with Merchant/Dealer

If you do not want us to share your non-public personal information with the merchant/dealer (unless we are permitted or required by law to do so), you will also need to let us know by simply calling us at 1-800-365-3804 with your account number. We will be happy to comply with your request. Please understand that your request may exclude you from receiving valuable offers in the future. Your request to opt out will only apply to the HSBC Bank Nevada, N.A. private label accounts you have with us. Your request, An opt-out request by any party on a joint account will apply to all parties on the joint account. Opt-out requests will not apply to information sharing that is permitted by law. Vermont residents are automatically opted out from information sharing with the merchant/dealer that is not otherwise permitted or required by law.

Information Sharing with Non-Affiliates (Other than Your Merchant/Dealer)

If you do not want us to share your non-public personal information with non-Affiliates (unless we are permitted or required by law to do so), you will also need to let us know by simply calling us at 1-800-365-3804. We will be happy to comply with your request. Please understand that your request may exclude you from receiving valuable offers in the future. Your request to opt out will only apply to the HSBC Bank Nevada, N.A. private label accounts you have with us. Your request, An opt-out request by any party on a joint account will apply to all parties on the joint account. Opt-out requests will not apply to information sharing that is permitted by law. Vermont residents are automatically opted out from information sharing with non-Affiliates.

*Affiliates are companies that are subject to us by common ownership or corporate control. Our Affiliates include IC², BancWest, HSBC Alternative Finance Corporation, HSBC Insurance Services, and HSBC companies such as HSBC Bank USA, and HSBC Mortgage Corporation.

Truth In Lending Disclosure Chart For Best Buy Credit Card

Program A

Annual Percentage Rate (APR) for Purchases (based on your creditworthiness)	As of 1/1/08 the Standard Rate is 21.65% , which may vary.
Other APRs	Default Rate: 25.65% as of 1/1/08, which may vary. ¹
Variable-rate Information	Your APR may vary. The Standard Rate for purchases is determined monthly by adding 14.4% to the Prime Rate. The Default Rate is determined monthly by adding 18.4% to the Prime Rate. ²
Grace Period for Repayment of Balance for Purchases	No finance charges are assessed on new purchases if the balance is paid in full each month within 25 days after the billing date.
Method of Computing the Balance for Purchases	Average Daily Balance (including new purchases)
Annual Fees	NONE
Minimum Finance Charge	\$2.00
Transaction Fee for Purchases	NONE
Overlimit Fee:	\$0

¹ If you fail to make the minimum Total Minimum Payments Due and one 30 days past Due, you will no longer be eligible for the Standard Rate and all existing Promotional Credit Plans will terminate, and your entire Account balance will be subject to the Default Rate.

² Program A: Your APR may vary and is based on the highest of the U.S. Prime Rate published in *The Wall Street Journal* "Money Rates Section" on the first or last day of the month that *The Wall Street Journal* published, plus a "Spread" of 14.4 percentage points for the Standard Rate and a "Spread" of 16.4 percentage points for the Default Rate. Any changes in the Prime Rate will take effect on the first day of your billing cycle beginning in the next month. The Standard Rate will never be less than 19.6%. The Default Rate will never be less than 23.6%.

English

Truth In Lending Disclosure Chart For Best Buy Credit Card

Program B

Annual Percentage Rate (APR) for Purchases (based on your creditworthiness)	As of 1/1/08 the Standard Rate is 24.65% , which may vary.
Other APRs	Default Rate: 28.65% as of 1/1/08, which may vary. ¹
Variable-rate Information	Your APR may vary. The Standard Rate for purchases is determined monthly by adding 17.4% to the Prime Rate. The Default Rate is determined monthly by adding 21.4% to the Prime Rate. ²
Grace Period for Repayment of Balance for Purchases	No finance charges are assessed on new purchases if the balance is paid in full each month within 20 days after the billing date.
Method of Computing the Balance for Purchases	Average Daily Balance (including new purchases)
Annual Fees	NONE
Minimum Finance Charge	\$2.00
Transaction Fee for Purchases	NONE
Overlimit Fee:	\$0

¹ If you fail to make your Total Minimum Payment Due by your next statement date and more than 12 consecutive months, you will no longer be eligible for the Standard Rate and all existing Promotional Credit Plans will terminate, and your entire Account balance will be subject to the Default Rate.

² Program B: Your APR may vary and is based on the latest of the U.S. Prime Rate published in *The Wall Street Journal* "Money Rates Section" on the first or last day of the month that *The Wall Street Journal* published, plus a "Spread" of 12.4 percentage points for the Standard Rate and a "Spread" of 21.4 percentage points for the Default Rate. Any changes in the Prime Rate will take effect on the first day of your billing cycle beginning in the next month. The Standard Rate will never be less than 23.15%. The Default Rate will never be less than 27.15%.

provide written opinions findings of fact and conclusions of law. Judgment upon the award may be entered in any court having jurisdiction. The arbitrator's award will be final and binding except for (a) any appeal right under the FAA; and (b) any appeal of Claims exceeding more than \$100,000. For such Claims, any party may appeal the award to a three arbitrator panel appointed by the Administrator, which will review and do no new job. In its entirety, any appeal of the award of the arbitrator that is appealed. The arbitrator's award will be final and binding except for (a) any appeal right under the FAA; and (b) any appeal of Claims exceeding more than \$100,000. Unless applicable law provides otherwise, the appealing party will pay the appeal's costs (i.e., the amounts owed to the Administrator and the arbitrator), regardless of its outcome. However, we will consider in good faith any reasonable request for us to bear up to the full costs of the appeal. The arbitrator agreement shall survive termination of your account as well as the repayment of all amounts hereunder. Notwithstanding any portion of this arbitrator agreement is deemed invalid or unenforceable under any law or statute, the remaining portions of this agreement shall not affect the enforceability of this arbitration agreement or the agreement. In the event of a conflict or inconsistency between the rules and procedures of the Administrator and this arbitration agreement, this arbitration agreement shall govern. Notwithstanding any language in the arbitration provision to the contrary, no arbitration may be commenced, unless the consent of all parties to the arbitration, by any organization that has in place a formal or informal arbitration agreement with and/or agrees to extend the terms of this arbitration provision, including the Class Action Waiver provision, to this arbitration provision. No class action or similar attorney general action, is to be or in any manner to be construed or considered as any claims in Good or in intention with other persons, are permitted without the written consent of you and/or the Administrator. Notwithstanding the above, the validity and effect of the preceding sentence does not affect as the "Class Action Waiver Provision" that is determined necessary by a court and not by the Administrator or any arbitrator. Neither the Administrator nor any arbitrator shall have the power or authority to waive, modify or fail to enforce the Class Action Waiver provision, unless specifically directed by law, policy or arbitration decision, or otherwise, shall be invalid and unenforceable.

THE PARTIES ACKNOWLEDGE THAT THEY HAD A RIGHT TO LITIGATE CLAIMS THROUGH A COURT BEFORE A JUDGE OR JURY, BUT WILL NOT HAVE THAT RIGHT IF EITHER PARTY ELECTS ARBITRATION. THE PARTIES HEREBY KNOWLEDGELY AND VOLUNTARILY WAIVE THEIR RIGHTS TO LITIGATE SUCH CLAIMS IN A COURT BEFORE A JUDGE OR JURY UPON ELECTION OF ARBITRATION BY EITHER PARTY.

You may contact, within the arbitration rules of, or file a claim with AAA or NCAS, as follows:

Arbitration Association: National Arbitration Forum
355 Madison Avenue
P.O. Box 50167
New York, NY 10017
www.naf.org
www.adr.org

As used in this arbitration provision, the term "we", "you", and "our" shall mean HSN, Inc. and its U.S. As parents, subsidiaries, affiliates, predecessors, successors, assigns, and each of their officers, directors, and employees.

7. MONITORING PRACTICES: You agree that our supervisory personnel may listen to and record telephone calls between you and our representatives in order to evaluate the quality of our service to you and other customers.

The information about the costs of the Card described in this application and important terms of Best Buy Credit Card is accurate as of January, 2008. This information may have changed after that date. To find out what may have changed write to us at 1111 Town Center Drive, Las Vegas, Nevada 89164.

YOUR BILLING RIGHTS—KEEP THIS NOTICE FOR FUTURE USE

This notice contains important information about your rights and responsibilities under the Fair Credit Billing Act.

Notify Us In Case of Error or Question About Your Bill: If you think your bill is wrong, or if you need more information about a transaction on your bill, write to us at a separately stated address listed on your bill. Write to us as soon as possible. We must hear from you no later than 90 days after we send you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

English

In your letter, give us the following information:

- Your name and account number.
- The dollar amount of the suspected error.
- Describe the error and explain, if you can, why you believe there is an error.
- If you need more information, describe the item you are not sure about.

Your Rights and Our Responsibilities After We Receive Your Written Notice

We must acknowledge your letter within 90 days, we must either correct the error or explain why it cannot be corrected. If we correct your error, we cannot try to collect any amount you overpaid, or refund you as delinquent. We can increase to bill you for the amount you overpaid, including finance charges, and we can apply any unpaid amount against your credit limit. We do not have to pay any questioned amount while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. If we find that we made a mistake on your bill, you will not have to pay any finance charges relating to any debts you incurred while we were investigating, but you may have to pay finance charges and you will be liable to make up any missed payments on the questioned amount. In either case, we will send you a statement of the amount you owe and the date that it is due.

If you fail to pay the amount that we think you owe, we may report you as delinquent. However, if our explanation about not paying you and you write to us within ten days telling us that you still refuse to pay, we must tell anyone we report you that you have a question about your bill. And, we must tell the name of anyone we reported you to. We must tell anyone we report you that the reason for the report is that we are investigating the amount.

In the event of these notices, we can't collect the last \$100 of the questioned amount, even if you fail to make a payment.

Special Rule for Credit Card Purchases: If you have a problem with the quality of property or service that you purchased with a credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the property or service. There are two limitations on this right. (1) You must have made the purchase in your home state or, if not within your home state within 100 miles of your current mailing address, and (2) the purchase must be made there before the \$50. These limitations do not apply if you are an operator of the merchant, or if we made you the advertiser for the property or service.

ACCOUNT SHIELD SUMMARY

IMPORTANT INFORMATION: The Account Shield feature only applies to the primary cardholder (herein referred to as "You" and "Your"). Your purchase of Account Shield is optional, and whether or not You enroll will not affect Your application for credit or the terms of any existing agreement You have with HSN Bank, Nevada, N.A. (herein referred to as "Contract"). Account Shield is a debt cancellation and fees will not be based on New credit card account. Upon enrollment of your account, You will receive Your Contract Protection which shall state the terms and conditions of Account Shield. Account Shield is a debt cancellation product and is not insurance. The Contract Protection of Account Shield are an optional addendum to Your Cardholder Agreement. This document is only a summary of the Account Shield feature. Please read Your Contract Protection carefully for a copy of Your protection, including all terms, conditions, exclusions, and conditions and exclusions that could result in no benefit. You can find a complete explanation of the eligibility requirements, conditions and exclusions throughout Your Account Shield Contract Protection.

Account Shield is unavailable in Mississippi, Guam, the Virgin Islands, and Canada.

PROPERTY DAMAGE OR LOSS: If there is damage or loss to merchandise purchased on Your credit card account, Account Shield will cancel from Your account an amount equal to the cost of repairing or replacing the merchandise up to the balance owing as of the date of the Qualifying Event, not to exceed \$10,000.

English

INVESTMENT UNEMPLOYMENT Paying 10 percent of day or night wages to workers who are not yet employed but are available to work. According to this model, the unemployment rate is 10% when the labor supply on the right is 10% below the labor demand on the left. You become investment unemployed when you are willing to work for less than \$1,000 per month. There is a maximum number of 6 months you can stay unemployed. You must have been employed full-time but not self-employed or working for a spouse or other individual living with you on whom you are financially dependent for support and maintenance, or employed as a part-time basis and working 30 hours or more per week at a single job on the date of **Investment Unemployment**. This excludes loss of employment due to selected job disputes, strikes, lockouts and temporary lay-offs.

LOSS OF LIFE: If you die, Account Shield will pay out a **100% loss of Your account on the date of death**, up to \$10,000. Schedule A is not a **loss of life** policy.

TERMINATION / RESTATEMENT: You may terminate Your Account Shield feature at any time. If You choose to terminate Your Account Shield feature within 60 days of enrollment, We will credit Your account for any fees that You have been charged for Account Shield during this period. We may terminate Your Account Shield feature, for any reason, by giving You written notice of least 30 days in advance of termination. We will automatically terminate Your Account Shield feature on the first date We become aware of a misrepresentation of information by You. If Your account participation cycles past due, Your participation in Account Shield will be suspended. Your participation will be reinstated effective when Your account again becomes less than 3 billing cycles past due. You will not be prefected for any Qualifying Event that begins or occurs during the time that Your participation in Account Shield is suspended.

Account Shield is suspended.
COST: The monthly charge rate for the Account Shield feature is \$0.00 per \$100 of Your average daily balance each month (including any deferred balance). We reserves the right to increase the rate in which case You will be notified in writing at least 30 days in advance of the increase.

ADDITIONAL IMPORTANT INFORMATION:

- We reserve the right to modify the Contract Provisions, but if the modification is not favorable to You or if there is an additional charge, We will first provide You with notice of the proposed change and an opportunity to terminate this program without penalty before the change takes effect.
- Account Security is only offered as a package and its components are not available separately.
- You may be subject to federal, state and local laws on the amount of the cancellation fee. Please contact Your advisor for guidance on the cancellation fee, if any, of Your account.
- During the account's period and the time it takes to process Your cancellation, Your account balance will not be suspended or canceled. You remain responsible for finance charges and minimum payment requirements on Your account until the balance is paid off or a cancellation takes place. Once Your cancellation is processed (except for cancellation due to Property Damage or Loss), Your account will be closed and no further obligations for purchases, cash advances, or other fees will apply. Your account will remain inactive until Your other credit needs are met.

ADDITIONAL IMPORTANT INFORMATION:

- We reserve the right to modify the Contract Provisions, but if the modification is not favorable to You or if there is an additional charge, We will first provide You with notice of the proposed change and an opportunity to terminate this program without penalty before the change takes effect.
- Account Shield is only offered as a package and its components are not available separately.
- You are responsible to inform us of any changes in the account or account holder. Please contact us within 10 days of any change on the account information.
- During the cancellation period and the time it takes to process Your cancellation, your account balance is not suspended or canceled. You remain responsible for finance charges and minimum payment requirements on Your account until the balance is paid off or a cancellation takes place. Once Your cancellation is processed (except for cancellation due to Property Damage or Loss), Your account balance will be suspended and held for purchases, cash advances, or any other new credit requests. Your account will remain inactive until Your account is reinstated.

- There is no limit on the overall number of Account Shield concentrations you may have. However, there is a limit on consecutive monthly contributions for involuntary unemployment as described above. To no digits for subsequent Account Shield cancellations. You must still be actively working continuously full time for at least 180 days and meet all contractual qualifications prior to each Qualifying Event.

Ear Points
As a member of the Reward Zone program, earn 1 point ("Ear Points") for nearly every \$1 you spend on almost any purchase (see "Non-Qualifying Items" below) when you show your Membership Card ("Membership Card") at the time of purchase in-store, or when you enter your Membership number online for BestBuy.com purchases. Points will post to your account approximately 30 days after the purchase date, date of delivery or date of shipment. No adjustments to your account ("Reward Points") will be made after the purchase date. Best Buy reserves the right to cancel specific purchases and awards points calculations as best they see fit. Best Buy reserves the right to cancel purchases that are any amount less than \$1.00. Non-Qualifying Items are "Non-Qualifying Items" below. When products are returned to the store as by mail, Points will be deducted from your Reward Zone program account that purchase/return. Postage only to the first Membership Card scanned in connection with any purchase. Membership Cards, Points, and Best Buy Cards ("Certificates") are not redeemable for cash. Membership Cards and Points are not transferable. Best Buy reserves the right to cancel and/or replace, Best Buy is not responsible by communication, licensing certificates, keys to changes of address or other contact information. Other restrictions or exceptions may apply.

English

Certificate redemption. Certificates may only be used once. You may be notified of additional shipping products and services. Lost, stolen, or expired Certificates will not be replaced. Other restrictions or exclusions may apply. Best Buy is not responsible for communications, including Certificates, that due to change of address or changes in other contact information.

Non-Qualifying Items

Best Buy Reward Zone program Points will not be earned for the following: instant rebates and the value of mailed rebates on purchases, Best Buy Gift Card purchases, purchases paid by reward Certificates, sales tax, state fees, shipping charges, delivery charges, restocking fees, other included charges, and certain items that are excluded in particular promotions. Other exclusions may apply.

Rewards Zone Program Certificates may not be redeemed for discounts off the following items, prior purchases, purchase of Gift Cards, as payment on any Best Buy credit card, for tax or state taxes. Other exclusions may apply.

Membership Cancellation, Modification, Expiration and Termination

You may cancel your Membership at any time by notifying Member Services by mail, e-mail or telephone. Cancellation may take from 6 to 8 weeks to complete.

Best Buy may, at any time, terminate or modify the Reward Zone program and program rules without any further obligations to Members.

If you choose to change your address, Best Buy Reward Zone program Membership number, change in telephone number, your Membership will automatically expire on the last day of that calendar month. If your Membership is canceled or expires, Certificates will be issued for accrued points that remain in your account. Points less than the Certificate limit that you may have chosen to have. Certificates issued, Certificates will be issued for any \$5 Certificate amount that has been earned. Any points that remain in your account that are insufficient to qualify you for a \$5 Certificate will be forfeited. Partial Certificates will not be issued.

Best Buy reserves the right to terminate your membership, in its sole discretion.

Member Communications

You may view your Account activity online at MyAccountZone.com. For information about your account, contact Member Services with your Member ID. You can contact us by mail at: Best Buy Reward Zone program, P.O. Box 6312, Minneapolis, MN 55449-9312.

By e-mail, contact us at rewards@bestbuy.com.

By phone, call toll free 1-888-BEST BUY (1-888-237-8289) and select Reward Zone program option.

General Program Information

The Reward Zone program is brought to you by Best Buy Stores L.P. ("Best Buy"). By becoming a member of the Reward Zone program, you agree to receive advertising, marketing materials and other communications from Best Buy, Inc., its BEST BUY USA, Inc. division, the Reward Zone program and other companies under the ownership of the parent company of Best Buy Enterprises Services Inc., known as Best Buy Stores L.P., and others under corporate guidelines. Membership rules are valid where used to the extent prohibited by law. Taxes may apply where required by law.

Privacy Policy

The information you provide as a Member of the Reward Zone program will be handled according to Best Buy's Privacy Policy. If you are interested in learning more about Best Buy's privacy policies, please contact Best Buy at 1-888-BEST BUY (1-888-237-8289) or visit BestBuy.com.

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